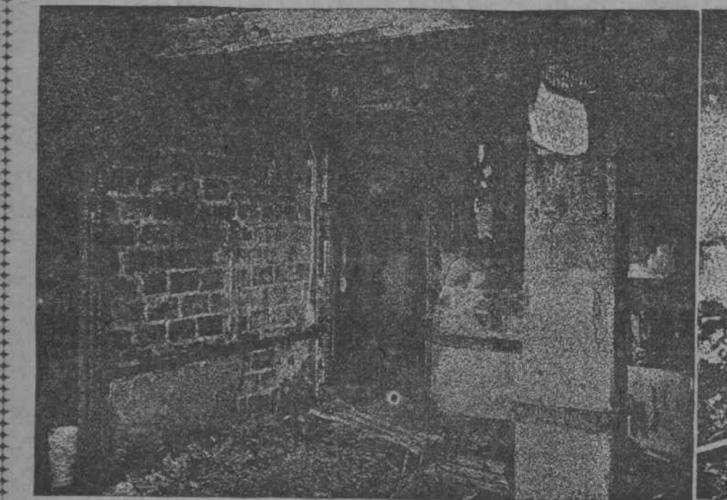
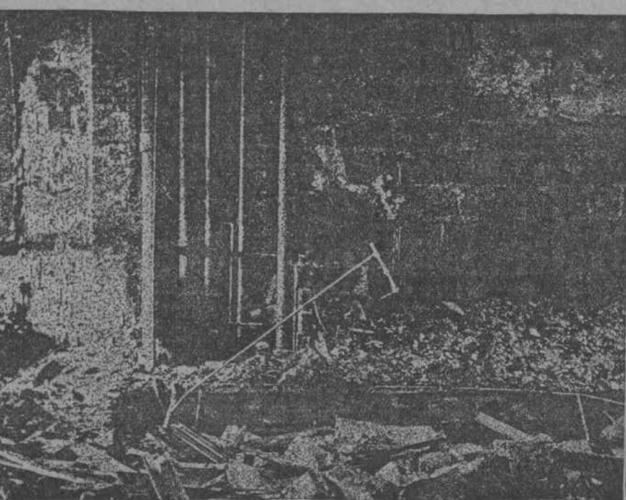


COST A MILLION TO TEACH NEW YORK A LESSON ON SKY SCRAPERS



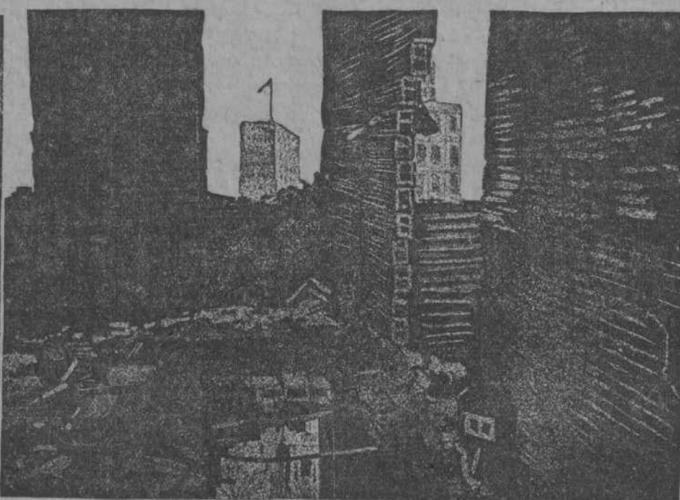
Judge David M. Newburger's Office in Home Life Building.

Everything was destroyed except the Judge's safe. His library, which was burned, was in an adjoining room to that shown.



Unoccupied Office on Sixteenth Floor, Home Life Building.

Burns in the foreground show where a supposed fireproof brick wall stood. The floor caved in by the steel girder.



Office in N. W. Corner Home Life Building, 15th Floor.

The openings in front are windows, that on the right is where the flames penetrated the side wall of brick. Through the hole in the floor is a glimpse of the street.

Have Dodged the Law as to Iron Shutters.

After a survey of the Home Life building at a distance I do not think it is so impaired as to require rebuilding. The steel girders were so incased in terra cotta and sunk into the cement floor that they were not subjected to the intensity of the flames.

The law does not provide for the safety of persons who occupy the upper floors of the tall buildings. I cannot fail to realize the peril of persons on the upper floors should a fire get a grasp well up in a skyscraper during business hours.

There were two opinions yesterday as to the lessons to be deduced from Sunday night's big fire, which started in Rogers, Peet & Co.'s clothing warehouse, at Warren street and Broadway, and for a time threatened to destroy the two so-called fireproof skyscrapers to the south of it.

The first and favorable view of the situation was voiced by the superintendent of Buildings Brady; the pessimistic side of the question was expounded by architects and insurance men.

Superintendent Brady declared that in his opinion the building of the Home Life Insurance Company was really fireproof, and that but for the magnificent fashion in which it had resisted the progress of the unprecedented blaze, which originated in the clothing store next door, the streets in the vicinity would have been under the guard of the militia, while the Astor House would probably have had to be blown up with dynamite.

On the other hand, Hugh Lamb, a prominent architect, who designed, among other skyscrapers, the handsome new building of the German-American Life Insurance Company, at No. 35 Nassau street, declared emphatically that owing to the economies practiced by owners, none of the so-called fireproof skyscrapers is really fireproof.

Shutters Would Have Saved It.

Among the reasons instanced by him for this condition of things is the fact that the building laws of the city which requires them to provide windows overlooking the roofs of other and smaller dwellings on the street.

"When we think," said he, "that the building itself is sufficiently fireproof, and that the owners of the responsibility of putting up these shutters."

"The necessity of putting up shutters in the Home Life Insurance Building was discussed at the time of its completion. The building was thought to be fireproof, and so it was—as fireproof as it is possible to make a building unless the doors are cement and the door and window frames iron."

"The owners explained to the Board of Firemen at the time that the tenants objected to iron shutters, because they interfered with their supply of light, and that if the shutters were put in the tenants would go out. We therefore decided that the shutters were not necessary in cases where buildings were to all intents and purposes absolutely fireproof."

"Absolutely fireproof."

"Now, I regard last night's fire as a demonstration of the absolutely fireproof character of such buildings as the Home Life. It successfully resisted the spread of a blaze which, had it not been opposed by such a barrier, would have probably spread beyond the limits of the Home Life building in the vicinity of the great fire would now be in charge of the militia and it would have been necessary, as a probability, to blow up many buildings such as, for instance, the Astor House, to prevent the further spread of the fire."

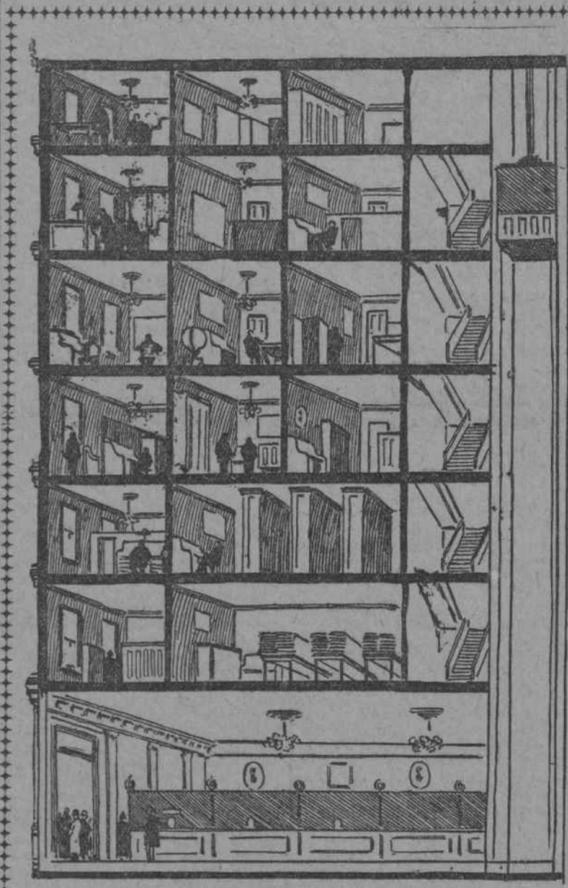
"None Really Fireproof."

The opposite side of this interesting question was presented by Hugh Lamb, of the firm of architects, Lamb & Rich, of No. 35 Nassau street.

"The actual fact is," said he, "that none or very few of our so-called skyscrapers are really fireproof. They would burn as freely under the stress of a hot fire as did the Home Life Insurance building. As long as our tall buildings are fitted out with wood buildings and wooden floors so long will they be an easy mark for fire. Of course, the danger would be minimized if the floors were of cement and the other interior buildings of iron; but this would be more expensive. No so-called fireproof building like the Home Life, provided with light shafts in which are many windows, can resist a fire like that of last night."

"Now, the law requires that all such windows be provided with iron shutters, but the law is uniformly evaded. Both owners and tenants object to them, the former because they are an added expense, and the latter because they shut off their light."

They Would Have Saved Home Building.



How a Sky-Scraper is Grown with Little Rooms.



Battalion Chief Croker Giving Orders to his Men.

(Photographed by a Journal Artist.)

sliding iron screens on the inside, should be provided for all such buildings. Better still, asbestos curtains should be attached to the exposed sides of all such buildings. These curtains might be so affixed to the cornice that they would fall automatically at a certain high temperature.

Napoleon Le Brun, the architect who constructed the Home Life building, said yesterday: "After a survey of the building at a distance I do not think it so impaired as to require rebuilding, although much of the marble on it must be replaced. The steel girders were so incased in terra cotta, and sunk into the cement floor, that they were not subjected to the intensity of the flames outside their covering. The upper part of the building appears to stand plumb. The iron work in stairways and shafts, no doubt, makes the interior of the building look like a wreck, but I am pretty sure the frame is sound."

"It is somewhat remarkable that an exposed steel beam across the open court should to-day appear to have sagged only a little. The effect of last night's wind against the open shaft was as that of a blowpipe driving flame to an object to be melted. That it did not melt was marvellous. This encourages us to believe that the protected interior would have been in good condition."

Burned Till Dawn.

The fire which raged with fury in the Rogers-Peet, Home Life and Postal Telegraph buildings all Sunday night continued to burn until yesterday's dawn. Then the Rogers-Peet building was seen to be a heap of smoking ruins with only the wall facing Broadway, and a portion of that fronting on Warren street, standing. These walls were in an exceedingly shaky condition, and Chief Bonner looked for their fall at any moment. He accordingly made arrangements to pull them down.

Men were at work all night in the top floor of the Home Life building shoring up the rickety front wall, which had been dropping stones weighing from a hundredweight to half a ton into the street. One of the stones narrowly missed a group of workmen in the street. The plans of the building were consulted to find the points capable of sustaining the most strain, and timbers were set in place to distribute the weight of the wall and of the safes upon these stringpieces.

The men worked by the flaring light of great tank torches, such as are used in street railway construction work at night, and the flames showing at the windows indicated the progress of the fire. If it had been a new blaze the firemen could only have let it burn.

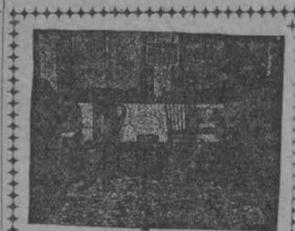
In this connection Battalion Chief Edward Croker said: "There ought to be a few compelling the owners and builders of so-called fireproof buildings to insert two or one-half inch stand pipes on every floor, for use in just such emergencies as this. If this had been the case in the Home Life building, we should have been able to reach the top floors, provided we had the water pressure."

"In this building, however, we had to rely upon the tank pressure, which grew weaker the higher up we went. We could have handled this fire with ease if, for example, the stand pipes had been there."

JULIAN RIX'S PAINTINGS.

Owing to the great interest shown in these paintings, now at Scham's Art gallery, the exhibition will continue until Thursday evening.

Barred the Flames from Ravaging the City.



Good Material for a Fire in a "Fire-proof" Building.

(Photographed by a Journal Artist.) This is the private office of Henry M. Bristol, manager of the metropolitan department of the Home Life Insurance Company. It is on the third floor, and was untouched by the flames or water.

STARTLING FACTS ABOUT SKY-SCRAPERS

- Number of buildings in New York City that are higher than the rapid-working limit of the Fire Department.
- 20 stories 117 stories 5
- 25 stories 116 stories 4
- 23 stories 214 stories 3
- 22 stories 313 stories 2
- 21 stories 511 stories 13
- 19 stories 411 stories 19
- 18 stories 4
- Total 82
- Number of persons who are daily living and working above the line of safety (the ninth floor) in these buildings—44,000.

Danger in the Street.

Broadway between Warren and Murray streets was roped out of traffic yesterday on account of the fear lest the walls of either the Rogers, Peet building or the Home Life might fall outward. Such a contingency seemed imminent at one moment in the case of the unsupported walls of the Rogers, Peet building. Experts who examined the scorched and blistered upper stories of the Home Life Building declared that the outer walls were at least six inches out of plumb and would have to be removed from the seventh story up. Only after the removal of the outer walls will it be possible to discover whether the steel frame work of the building is unharmed. It may be the entire building will have to be built over again.

The Broadway south bound cable cars were switched to the north bound tracks at Warren street yesterday, those wishing to continue their journey being obliged to skirt the crowd by a long detour and take horse cars on the south side of Murray street. These cars were pressed into the service by the firemen, being obliged to permit him to go and get it.

Mr. Croker Passes the Lines.

Notwithstanding the rule, however, Richard Croker and Andrew Freedman, who came along about 1:30 o'clock, were allowed to pass the lines. Deputy Chief Croker flew to the rescue of his kinsman when the latter was challenged by Fireman Russell, of the Building Department.

The Home Life Building was built by the firm of Le Brun & Sons, of No. 1 Madison street. Mr. Napoleon Le Brun, secretary of the firm, was challenged by Fireman Russell, of the Building Department. He did not believe the steel structure of the burned out floors had been so impaired as to require rebuilding.

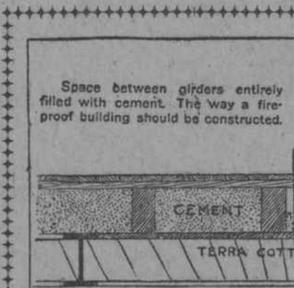
Insurance men regard the fire in the Home Life Building as an eye-opener. Hitherto they have been tumbling over one another to take such risks, regarding them as "copper-lined cinches." So universal was this opinion that the rate on skyscrapers was as low as 15 cents for three years.

President Melville H. Stone, of the Greenwich Fire Insurance Company, said yesterday that while no concerted action might be taken by insurance men in view of the recent fire, there could be no doubt that most of them would be more careful in future about taking risks on skyscraping, allied fire-proof buildings.

The insurance on the Home Life Building, while quite well distributed, was mainly carried by the Sun and Continental companies, Myers & Edie, the insurance brokers, of No. 45 William street, said yesterday that the entire insurance on the Home Life Building did not amount to more than \$500,000.

More than 400 tenants had their business offices in the upper stories of the Home Life Building. These lost much expensive furniture and many valuable papers. Valuable law libraries, accumulated in years

Monster Move for Higher Water Pressure.



Space between girders entirely filled with cement. The way a fire-proof building should be constructed.

Space beneath the floor only partially filled with cement, leaving space for draught in case of fire. This is the way fire-proof buildings in New York are constructed.

Why So-called "Fire Proof" Buildings Burn from Floor to Floor.

of careful selection, went up in smoke. Lewis L. Dolfield, secretary of the Rapid Transit Commission, which had offices in the Home Life Building, said yesterday that most of the valuable papers of the commission were in his own office at No. 111 Broadway.

Register Isaac Fromme had offices on the twelfth floor of the Home Life Building. Mr. Fromme lost his law library, worth about \$5,000; no insurance. All his private papers were destroyed.

CHIEF BONNER TELLS WHERE DANGER LIES.

Hugh Bonner, Chief of the Fire Department, said yesterday: "The rapid working limit of the Fire Department is about the ninth floor. Of course, we can get far above that by hauling hose up on the outside of buildings and splicing sections together."

"I have long held that there ought to be a limit to the height of buildings. The running up of lofty skyscrapers is a menace and a danger, and it is particularly so on account of the laxity of the present building laws."

"The law does not provide for the safety of persons who occupy the upper floors of the tall buildings. 'Fire proof' buildings, as they are called, are not required to have fire escapes, unless in the judgment of the building inspector, they are deemed necessary, and as a result there are no fire escapes on the majority of the loftiest buildings in this city."

"I am not an alarmist, and do not wish to be considered as such, yet I cannot fail to realize the peril of persons on the upper floors should a fire like that of Sunday night get a grasp well up in one of the skyscrapers during business hours. The fire would be fought with the utmost difficulty, and there might be loss of life as well as loss of property."

"What is imperatively needed is a stringent law calling either for an outside fire escape or a gravity well up in one of the buildings, and away from the other stairway and from the elevators."

"It is not only some office buildings that need the rapid working limit, but even a few hotels in the city come under the same classification."

"And there should be an absolute prohibition of building projecting stonework such as, cracked by the heat, fell in a constant shower on Sunday night, to the constant imperiling of the lives of the firemen."

GIGANTIC MOVE FOR HIGHER WATER PRESSURE

A proposition to provide sufficient pressure of water to reach the tops of the highest buildings in the city was presented to the Board of Public Improvements about three months ago, and is now on file in that department. It was signed by the New York Board of Fire Underwriters.

To it were attached petitions favoring the plan, signed by John H. Washburn, vice-president of the Home Insurance Company, and by the officers of all the fire insurance companies and associations doing business in New York. Eighty of the leading real estate owners and brokers, and the owners of all the big buildings, signed separately. Two hundred and fifty merchants in the dry goods district, bankers and others, also urged it over their signatures.

These lists were again supplemented by a memorial to the Legislature signed by the Merchants' Committee of Fifteen, and supported by all the banks, trust companies and 350 merchants of all kinds. The petitioners said they represented property worth \$3,000,000,000.

New York Roused to Dangers on Top Floors.



Asbestos curtain to be operated automatically. The only adequate device for the protection of outside windows from fire.

One Way to Protect Windows.

The design is drawn from suggestions made by Architect Hugh Lamb, of this city. The curtains, he says, may be so affixed to the cornice that they would fall automatically at high temperature.

thousands of buildings the water does not rise above the first floor. All large buildings, and thousands of residences, have force pumps.

The leading insurance concerns say they will now ask for action on the appeal.

COMMISSION WILL NOW FRAME BUILDING CODES.

The McCall resolution, authorizing the president of the Council and the president of the Board of Aldermen to appoint a Building Code Commission, was signed by Mayor Van Wyck yesterday. Showing his appreciation of the Journal's plea of

The greatest newspaper ever published will be the Christmas number of the Sunday Journal—out next Sunday.

Rheumatism.

Is one of the troubles peculiar to this season, owing to the overworked condition of the liver and kidneys, which are unable to expel the impurities from the blood. Hood's Sarsaparilla is wonderfully successful in curing this disease. It neutralizes the acid in the blood and permanently cures the aches and pains which other medicine fails to relieve.

"I have suffered untold agony from rheumatism, which has afflicted me for many years. I took a great many kinds of medicine, but with very little benefit. But since using six bottles of Hood's Sarsaparilla I find myself entirely cured of that dreadful disease." Mrs. E. A. Aliverson, Pleasant Valley, N. Y.

Hood's Sarsaparilla

Is America's Greatest Medicine. Hood's Pills cure all Liver Ills. 25c.

"Fire Proof" Only in Part Now, Say Experts.

LOSSES AT THE BIG BROADWAY FIRE.	
Home Life Building.....	\$200,000
To tenants in building.....	100,000
Rogers, Peet & Co.'s building.....	200,000
Rogers, Peet & Co.'s stock.....	100,000
Other tenants.....	30,000
Postal Telegraph Building.....	25,000
United States Life Building.....	25,000
TOTAL LOSS.....	\$680,000

SCANNELL SAYS WE NEED NEW WAYS TO FIGHT FIRE

John J. Scannell, Fire Commissioner, said yesterday: "You may talk as you please about fireproof buildings. There is no such thing."

"I believe Sunday night's fire will have a good effect in opening people's eyes to the necessity of fire precautions for skyscrapers. It is all nonsense to suppose that because a building is made of steel and brick, and is anywhere from ten to twenty stories high, that it will not burn."

"We may have to revolutionize our methods of fire fighting to meet new conditions. I believe it is perfectly feasible to lay water mains under the street, connecting with the East and North rivers. In case of fire in one of the tall buildings our fire hoses could then act as pumps and force the salt water through these mains with a force far more powerful than can ordinarily be obtained by a fire engine working at the Croton reservoir."

Read the "Wants," Read the "Wants," Read the "Wants."

GRADY LOOMS UP AS SENATE LEADER

Richard Croker Says He Seems to Be the Choice of the Tammany Delegation.

Thomas F. Grady loomed up yesterday as the choice of Tammany Hall for the floor leadership of the new State Senate. Richard Croker told political friends that he understood Mr. Grady was the preference of the Tammany Senators.

After the recent conference between Senator Murphy and Mr. Croker, Senator Patrick H. McCarren's friends said that these leaders preferred the Brooklyn man. But Grady's admirers have been at work among the Tammany members, and it is said, have secured pledges from practically every one of the twelve. The total number of Democratic Senators is twenty-three. Should Grady get only the Tammany vote he would win by one majority.

McCarren is sure of seven votes below the four above. The entire Kings County delegation is behind him. The dispute over the Senatorial leadership does not involve that of the Assembly. The selection of George M. Palsmyer, Schuchman, as told exclusively in the Journal, stands.

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